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Sent: Saturday, April 12, 2008 8:59 PM
To: Corbett, Kate (DPH)
Subject: FY09 Annual Enrollment

**Annual Enrollment
April 14 – May 16
For Changes Effective July 1, 2008**

Annual enrollment time is here, giving eligible state employees the opportunity to review their benefit options and make changes if desired. *If you want to keep your current GIC health plan, you do not need to fill out any paperwork.* Your coverage will continue automatically. Please take this opportunity to think about what you and your family need in the way of health care and other benefits. Once you choose a health plan, you cannot change plans until the next annual enrollment, unless you move out of your health plan's service area.

During annual enrollment, you may:

- Enroll in or change health plans
- Apply for the buy-out option
- Apply for Long Term Disability (LTD) – *you may also do this anytime during the year*
- Apply for optional life insurance or increase coverage – *you may also do this anytime during the year*
- Apply for reduced non-smoker optional life insurance rates if you have optional life insurance as a smoker and have been tobacco-free for at least 12 months
- Enroll in GIC Dental/Vision or change dental plans if you are eligible (*primarily Managers, Legislators, Legislative staff and certain Executive Office staff*)
- Opt in or out of pre-tax premium basic life and health insurance deductions

Be sure to read your *GIC Benefit Decision Guide* to become familiar with benefit and rate changes effective July 1, 2008. Ask your GIC Coordinator for your guide. These will be delivered to all agencies during the week of April 7. The guides are also available on our website.

As part of our multi-year Clinical Performance Improvement Initiative, physician office visit co-pays in all GIC health plans will migrate to three tiers for Primary Care Physicians (PCPs) and Specialists based on quality and cost-efficiency. Contact your health plan, and other health plans you are considering, to see which co-pay tier (level) your doctors (and, in some plans, hospitals) are in. Using ★★Tier 1 (excellent) or ★★Tier 2 (good) doctors saves you money on out-of-pocket expenses.

Your *Benefit Decision Guide* is an overview of all GIC benefits; it is not a plan handbook. There may be other services that you or your family may need. Contact each plan to find out details about those benefits. In addition, be sure to take advantage of these other GIC resources:

- Health Fairs – This year, there are four Saturday fairs, making it easy for you and your family to attend.
- Website – See our website for the latest annual enrollment news, forms to expedite your decisions, and answers to frequently asked questions.
- Four-track Audiotape – If you know an individual who is visually impaired, please recommend that he or she call the GIC for a four-track *Benefit Decision Guide* audiotape: 617-727-2310 ext. 1.

Mark the Date! Enrollment forms are due to your GIC Coordinator **no later than Friday, May 16.**